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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re: Patent Application of : Group Art Unit:  
John J. Koresko, V :  
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Appln. No.: : Examiner:  
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: :  
Filed: :  
: :  
For: **SYSTEM AND METHOD** : Attorney Docket  
**FOR CREATING A DEFINED** : No. 10717-1U1  
**BENEFIT PENSION PLAN FUNDED** :  
**WITH A VARIABLE LIFE** :  
**INSURANCE POLICY AND/OR A** :  
**VARIABLE ANNUITY POLICY** :

JC979 U.S. PTO  
10/086924  
02/28/02

**INFORMATION DISCLOSURE STATEMENT**

It is requested that the enclosed references listed on the attached Information Disclosure Citation Form PTO/SB/08/A be considered by the Patent Examiner in connection with the above-identified application and be made of record therein.

Independent consideration and acknowledgment of the enclosed references are respectfully requested.

Respectfully submitted,

**JOHN J. KORESKO, V**

February 28, 2002  
(Date)

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